

**To:** Ramsey County Employees

**From:** Kristen Schultz, Human Resources Manager  
Amber Kempe, Human Resources Supervisor

**Date:** October 24, 2022

**Subject:** Open Enrollment for Insurance Benefits for 2023

Open Enrollment for 2023 insurance benefits runs from October 31 through November 14, 2022. Please read through this letter and review the Employee Insurance Benefit Plan Reference Guide available online at [www.ramseycounty.us/openenrollment](http://www.ramseycounty.us/openenrollment) for the necessary information to select your insurance coverages and benefits for 2023.

You will make your open enrollment elections online through the Summit system. Ramsey County will not be holding in-person Open Enrollment Meetings this year. Online presentations will be available for the HealthPartners Medical and Dental plans and the Minnesota Life insurance coverage options. Please go to [www.ramseycounty.us/openenrollment](http://www.ramseycounty.us/openenrollment) for access to this content.

**Notice about electronic access to open enrollment materials**

To reduce the cost and administration of open enrollment for employee insurance benefits, the County will distribute benefit plan documents through a dedicated Ramsey County web site. Under federal guidelines, certain benefit plan documents must be provided as part of an employer's open enrollment process. The following documents are being made available on this dedicated website for your review and retrieval as needed:

- Premium assistance under the State Children's Health Insurance Program (CHIP)
- Eligibility and Special Enrollment Rights
- Summary of Benefits Coverage (SBC) for HealthPartners Distinctions II Medical Insurance Plan
- Employee Insurance Benefits Reference Guide
- Online Enrollment quick guide and benefits worksheet

This website can be accessed by going to [www.ramseycounty.us/openenrollment](http://www.ramseycounty.us/openenrollment).

You may choose to have the open enrollment materials sent to you in paper form at no charge to you. To request a paper copy, please contact your department PBTA (Payroll, Benefits Transactions Assistant) no later than Wednesday November 2nd at 4 pm so that you can receive a copy prior to the November 14<sup>th</sup> deadline for making elections. Please note, benefit plan documents are not required to be available on this website for more than one year and may be replaced with an updated version of the document once it is uploaded to the website.

**The deadline for submitting your 2023 Open Enrollment elections is November 14, 2022.** If you want to continue participating in the pre-tax Health Care Flexible Spending Account or Dependent Care Expense Account, you must make a new election each year. Your participation in the FSA plans will terminate if you do not make an election. If you want your other insurance elections to remain the same and you are not enrolling in the Health Care FSA or Dependent Care accounts in 2023, you do not need to take any action.

### **Medical Insurance - HealthPartners Distinctions**

Ramsey County will continue to offer HealthPartners Distinctions to employees and their families. The premiums for HealthPartners Distinctions will increase in 2023 by 9%. There are no plan design changes for 2023. There are also no changes in clinic tiering 2023. A listing of Level 1 and Level 2 clinics and a detailed Summary of Benefits Coverage (SBC) are available online at [www.ramseycounty.us/openenrollment](http://www.ramseycounty.us/openenrollment). If you require a paper copy of the SBC, contact your department PBTA.

### ***Healthy Benefits***

Ramsey County participated in the HealthPartners Healthy Benefits program for 2023. Employees and spouses covered under the County's HealthPartners Distinctions Plan were invited to take the HealthPartners Health Assessment and then were asked to enroll in and complete one of the designated wellness programs by September 30th. If you successfully completed the Healthy Benefits program, you will pay \$20 less for office visit co-pays in 2023 than those who did not complete it. If you have family coverage, and your spouse is carrying HealthPartners Distinctions and is covered under your policy, your spouse must also have completed the Healthy Benefits program in order for you and your family to qualify for the lower co-pay plan in 2023.

### **Dental Insurance – HealthPartners**

Ramsey County will continue to offer HealthPartners Dental coverage to employees and their families. There will be 3% premium increase and no plan design changes for 2023.

Remember that if you drop dental insurance, or reduce from family to single coverage, you will not be eligible to re-enroll or return to family coverage until the first open enrollment after three years. Read more about this restriction in the Employee Insurance Benefit Plan Reference Guide on Page 8. HealthPartners' dedicated phone line for your medical and dental questions is (952) 883-5000.

### **Life Insurance – Minnesota Life**

Minnesota Life, with Ochs, Inc. and Securian Financial as the plan administrators, will continue as the County's life insurance provider in 2023. The rates life insurances will remain the same in 2023. **A special one-time option to raise your employee optional life insurance without the need to answer any health questions will be offered for 2023. Employees can add up to \$20,000 in additional Optional Life, in \$1,000 increments, as long as it does not result in going over the maximum allowed coverage amount.**

Minnesota Life continues to offer several additional benefit features along with the County's life insurance plan – beneficiary financial counseling, will preparation, and travel assistance - at no additional cost to covered employees and their families. You can read more about these features on page 13 of the Reference Guide. There is also information on that page about beneficiary designation.

### **Disability Insurance – Madison National Life**

Madison National Life, with National Insurance Services as the plan administrator, will continue in 2023 as the long-term disability (LTD) and short-term disability (STD) insurance provider. There will be no increase in premiums for either LTD or STD. Identity theft protection is included as a feature at no cost. You can read more about this on page 16 in the Reference Guide.

It's a good idea to review your Optional Long-Term Disability and Short-Term Disability election each year to see that you have adequate income protection; and that for Short Term Disability, you have selected an appropriate elimination period based on the size of your sick leave bank.

### **Pre-Tax Plans**

Pre-tax plans allow you to pay eligible Health and Dental Insurance, Health Care and Dependent Care expenses with dollars deducted from your salary before taxes are taken out (pre-tax dollars).

***The Pre-Tax Premium Program (PTPP)***, for paying medical and dental insurance premiums pre-tax through payroll deduction, will *continue automatically* if you are already participating in 2022. If you are *not* currently participating but would like to participate in 2023, you will need to elect the before-tax options for medical and/or dental coverage in the online enrollment elections panel within Summit Self Service.

If you want to participate in the ***Health Care Flexible Spending Account (HCFSA)*** or ***Dependent Care Expense Account (DCEA)*** in 2023, you must make a new annual election and submit your elections by November 14, 2022. **Your election(s) made for plan year 2022 do not apply to 2023 and you will waive participation in the program if you do not make a new election for 2023.** A Summary Plan Description (SPD) for these plans will be posted on RamseyNet. Please contact your department PBTA if you require a paper copy after you enroll.

The maximum contribution amount in 2023 for the HCFSA will be \$2850. For the DCEA, the maximum will be \$5000 for singles or married couples who file taxes jointly. The maximum for transportation expenses will be \$270 monthly. The special IRS rules for carryover due to the COVID-19 pandemic have ended. The carryover limit into 2023 for the HCFSA will be \$500 and there will be no carryover of excess funds allowed for the DCEA.

*If there is a significant change in your anticipated medical or dependent care expenses for 2023 after you complete your online enrollment, you may change your 2023 election amount by contacting your PBTA in writing no later than November 30, 2022.*

Questions regarding the County's insurance benefits program should be directed to your department PBTA. A list of PBTAs can be found on the last page of this letter.

<b>DEPARTMENT NAME</b>	<b>Email</b>	<b>PBTA</b>	<b>PHONE #</b>	<b>FAX #</b>
Board of Commissioners	Strategic.Payroll@co.ramsey.mn.us	Kellie Yang	266-4014	266-2934
Comm & Public Relations	CommunicationsHR@co.ramsey.mn.us	Alexandra Ritschel	266-2724	
Community Corrections	CommCorrectionsHR@co.ramsey.mn.us	Angel Lang	266-2580	266-2393
Community & Economic Development	CommEconDevHR@co.ramsey.mn.us	Rhonda Swanson	266-6012	
County Assessor	CoAssessorHR@co.ramsey.mn.us	Alexandra Ritschel	266-2724	266-2199
County Manager	Strategic.Payroll@co.ramsey.mn.us	Kellie Yang	266-4014	266-8039
County Attorney	yvonne.schneider@co.ramsey.mn.us	Yvonne Schneider	266-3025	266-3010
Courts	Jenine.degraw@courts.state.mn.us	Jenine DeGraw	266-9266	266-8278
Emergency Communications	EmergencyCommCtrHR@co.ramsey.mn.us	Tania Mulvaney	266-7714	266-7711
Emergency Management	EmergencyMgmtHR@co.ramsey.mn.us	Kellie Yang	266-4014	266-1078
Enterprise & Admin Services	EnterpriseAdminSvcHR@co.ramsey.mn.us	Alexandra Ritschel	266-2724	
Finance	Strategic.Payroll@co.ramsey.mn.us	Kellie Yang	266-4014	266-1078
Financial Assistance Services	FAS.Payroll@co.ramsey.mn.us	Yvonne Overson Jill McKenzie	266-0115 266-0107	
Health & Wellness Admin	HWA.Payroll@co.ramsey.mn.us	Ann Yang		
Housing Stability	HousingStabilityHR@co.ramsey.mn.us	Rhonda Swanson	266-6012	
Human Resources	Strategic.Payroll@co.ramsey.mn.us	Kellie Yang	266-4014	266-2934
Information Services	InformServicesHR@co.ramsey.mn.us	Alexandra Ritschel	266-2724	266-2199
Lake Owasso Residence	LakeOwassoHR@co.ramsey.mn.us	Tim Koran	266-0715	765-7722
Law Library	Shannon.stoneking@co.ramsey.mn.us	Shannon Stoneking	266-8391	266-8399
Library	LibraryHR@co.ramsey.mn.us	Amber Soler	486-2205	486-2220
Medical Examiner	MedicalexamHR@co.ramsey.mn.us	Tim Koran	266-2735	266-1720
Office of EGCI	OfficeECGIHR@co.ramsey.mn.us	Rhonda Swanson	266-6012	
Office of Safety and Justice	Tania.Mulvaney@co.ramsey.mn.us	Tania Mulvaney	266-7714	266-7711
Parks & Recreation	ParkRecHR@co.ramsey.mn.us	Sandy LaBore	266-0323	748-2508
Property Management	PropertyMgmtHR@co.ramsey.mn.us	Sandy LaBore	266-0323	266-2264
Property Tax, Records & Elections Services	PropTaxRecElectionHR@co.ramsey.mn.us	Alexandra Ritschel	266-2724	266-2199
Public Defender	Laura.Schurhamer@pubdef.state.mn.us	Laura Schurhamer	757-1622	215-0673
Public Health	PublicHealthHR@co.ramsey.mn.us	Maureen Bibro	266-2451	266-2593
Public Works	PublicWorksHR@co.ramsey.mn.us	Amber Soler (49ers) Rhonda Swanson	266-7107 266-6012	266-7110
Sheriff	todd.levig@co.ramsey.mn.us jean.chisholm@co.ramsey.mn.us	Todd Levig Jean Chisholm	266-9369 266-9551	266-9390
Social Services	SSD.Payroll@co.ramsey.mn.us	Kristen Boyne Fatuma Hassan	266-3627 266-2736	
Transit	TransitHR@co.ramsey.mn.us	Rhonda Swanson	266-6012	
Veteran Services	VeteranServicesHR@co.ramsey.mn.us	Maureen Bibro	266-2451	266-2593
Workforce Solutions	WorkforceSolutionsHR@co.ramsey.mn.us	Rhonda Swanson	266-6012	266-6050